

Small Business Development Center

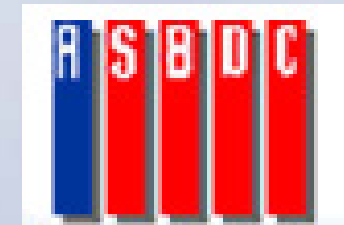
INTRODUCTION:

We are:

FAU
SBDC
COB
FSBDCN
ASBDC

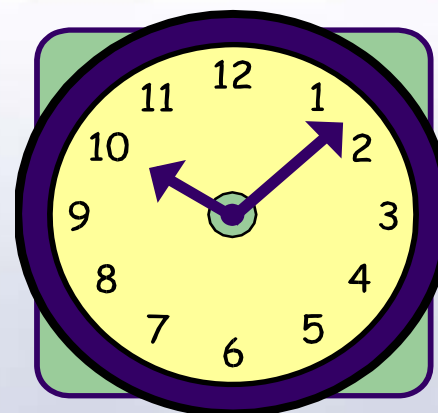
We are funded by:

U.S. SBA and FAU



PROVIDING SERVICES:

- Year Round
- Monday – Friday
- 8:30 AM – 5:00 PM
- With evening classes
- Throughout Southeast Florida



From Sebastian to Key West:

Indian River, Okeechobee, St. Lucie, Martin, Palm Beach,
Broward, Miami-Dade, Monroe Counties

WHAT IS THE SBDC?

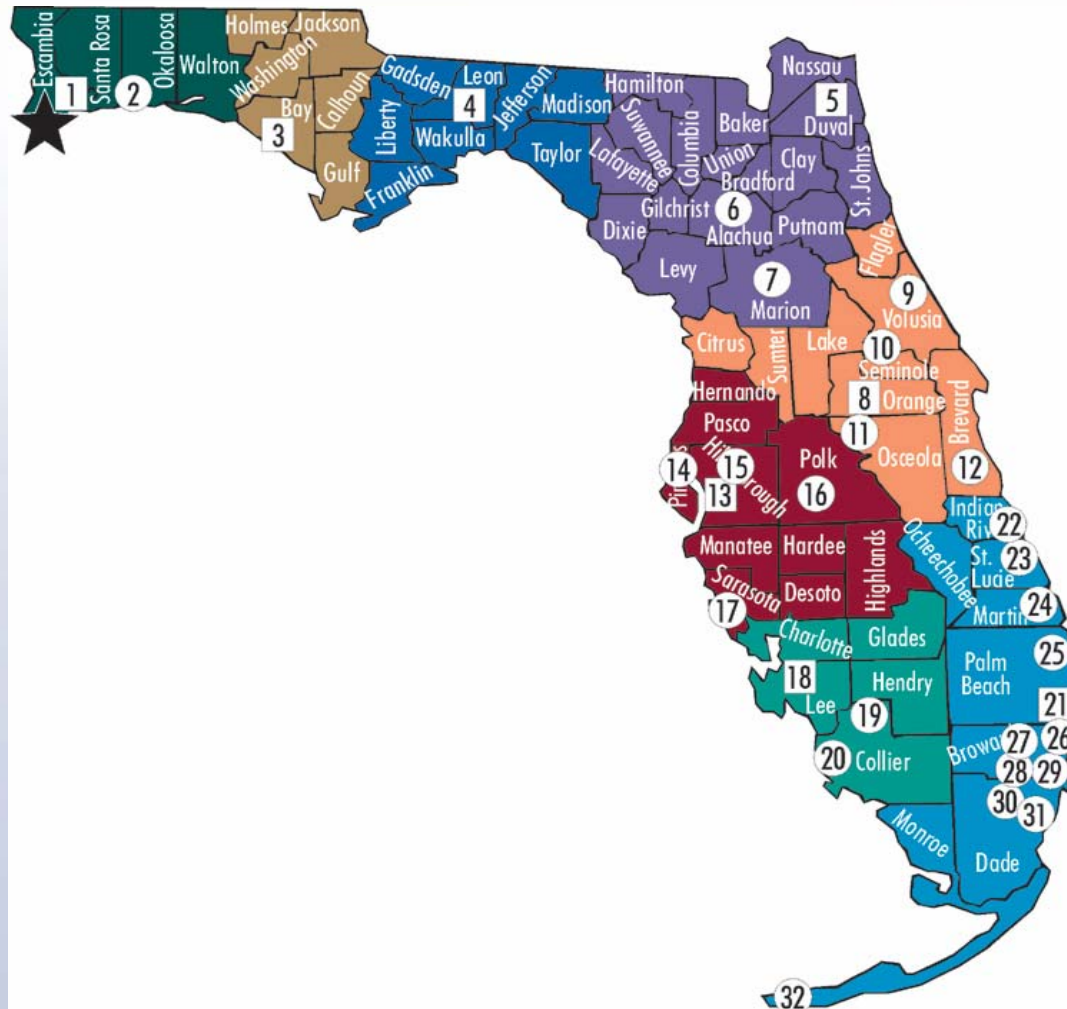
One of the world's best kept secrets!!

- Sponsored by US Small Business Administration (SBA)
- Structured under umbrella of college/university
- Funded by SBA and college/university
- Staffed by Certified Business Analysts (COUNSELORS)
- Provide one-on-one counseling to small businesses
.....startups or existing.....entrepreneurs and business owners.....re any business issue
- As long / often as needed / desired.....and it's FREE!!
- Help and assistance
- CONFIDENTIALITY!
- Also.....workshops / seminars FREE, or at nominal fee

WHAT IS THE FSBDCN?

Florida Small Business Development Center Network:

- Statewide partnership of higher education and economic development organizations....FAU / SBDC
- Dedicated to helping small businesses start, grow, succeed
- Provides counseling, training, information services
- 32 SBDC's in Florida



KEN STEPHANZ.....who am I??

- Since early 2001.....COUNSELOR for SBDC
- Originally graduated as Electrical Engineer.....only to find out from the workplace that “*God made Engineers and People*”
- Out of embarrassment, morphed into.....
- Professional Manager and Entrepreneur
- Plus becoming a specialist in startups, turnarounds, mergers, acquisitions, venture capital, consultant, angel investor, international business, etc.
- 7 startups, 5 turnarounds, 3 Fortune 100 companies
- Spent MANY years learning what NOT to do!!!

FAU / SBDC @ SLW:

FOUR COUNTIES:

- Indian River
- Okeechobee
- Martin
- St. Lucie

SBDC Office Location @ FAU Treasure Coast Campus at SLW

- FAU Building SL, Room 125A, Phone 772-873-3428

COUNSELORS:

- Ken Stephanz – 772-873-3428; kstepha@fau.edu
- Bob Keltie (Jupiter Campus) – 561-799-8101; rkeltie@fau.edu

WEBSITE: www.fausbdc.com

SBDC COUNSELOR's JOB:

- Assist entrepreneurs / business owners who want to start / buy a new business, retain and/or grow an existing business
- Meet privately with the client one-on-one re any issue
- Analyze, counsel, consult, advise, review, revise, assist
- All at NO COST to client.....and on CONFIDENTIAL basis
- As frequently as desired / required
- Conduct periodic training workshops / seminars
- SOMETIMES.....must also “*tell it like it is*” which can be painful

Come see your friendly SBDC Counselor for guidance!

COUNSELING AREAS:

- Product and/or Service to be offered
- Market Research, Marketing, Sales
- Startup Costs
- Cash Flow Projections
- Business Plans
- Capital requirements and financing of same
- Business structure, fictitious name, incorporating, etc.
- Occupational Permits / Licenses
- Management Issues / Concerns
- R & D, Engineering, Manufacturing
- Intellectual Property
- Employee / Employer issues
- And ***MORE***

SBDC WORKSHOPS / SEMINARS:

Offered on a periodic basis at no cost or at a nominal fee:

- ***How to Start a Small Business***
- ***How to Write a Business Plan***
- ***How to Prepare a Cash Flow Projection***
- ***Getting Your Business Up and Running Clinic***
- **Specialty subjects such as Accounting, Market Research, Marketing, Finance, Franchises, Business Planning, Human Resources, Management.....and more!**

Come see your friendly SBDC Counselor for guidance!

COUNSELING / TRAINING TOPICS:

- ▶ Accounting
- ▶ Business Planning
- ▶ Buy-Sell
- ▶ Finance
- ▶ Franchises
- ▶ Human Resources
- ▶ Internet
- ▶ Management
- ▶ Marketing
- ▶ Procurement
- ▶ Quality Management
- ▶ Sales
- ▶ Start-Up
- ▶ Taxes
- ▶ Technology
- ▶ Trade
- ▶ Values, Ethics
- ▶ Web Sites

-
- Business Analysts/Trainers
 - Referral Network



Our SBDC:

- One of the very few occasions where you can REALLY see your TAX DOLLAR at work!
- Come see your friendly SBDC Counselor.....we can help!!
- Telephone: (772) 873-3428 to schedule appointments
- Website: www.fausbdc.com for workshops and general information

SBDC and BUSINESS COMMUNITY:

- **SBDC works closely with local economic development and business community organizations to further the general economic and business health of the area**
- **In times of natural disasters such as hurricanes, floods, wildfires, etc. the SBDC takes a lead role in disaster business recovery activities.....including assistance with SBA Disaster Loans and State Bridge Loans**
- **Setup / man Disaster Recovery Center in conjunction with local organizations such as EDC, COC, WFDB, banks, state.....and federal agencies such as FEMA and SBA**

MOBILE BUSINESS ASSISTANCE:

FSBDCN introduces new Mobile Assistance Center – “MAC”

- 38 foot RV motor coach (two) that will provide mobile small business assistance **STATEWIDE** with special focus on two underserved business / client market needs:
 - 1) On-the-spot, post-disaster, first responder, small business recovery assistance.....including counseling plus help with FEMA, SBA, State, Local agencies / organizations
 - 2) Assistance to RURAL businesses unable / impractical to visit SBDC urban / campus site locations

“MAC”



MOBILE ASSISTANCE CENTER:

“MAC” is totally self-sufficient for remote operations regardless of external conditions / services

FULLY equipped / outfitted with:

- Laptop computers
- Printers
- Satellite internet communications access
- Business Information libraries
- Supplies

MOBILE ASSISTANCE CENTER:

VEHICLE and EQUIPMENT funding by:

- **State of Florida Governor's office of Tourism, Trade and Economic Development**

OPERATIONS and MAINTENANCE funding by:

- **Wal-Mart**
- **T-Mobile**
- **SunTrust**
- **Business Loan Express (BLX)**

SBDC is a GREAT JOB!!!

- Exciting and fascinating.....the GOOD, the BAD, sometimes the UGLY.....and occasionally the GREAT!
- Variety
- Challenge
- Contribution.....*sometimes*
- SATISFACTION!!

WARNING!!!

FRIGHTENING STATISTIC

On a national average basis.....55% - 85% of all new startup businesses FAIL sometime in the first four years!!

Due to:

- **Lack of sufficient capital**
- **Poor management and/or skills and/or experience**
- **Insufficient market size**
- **Market does not want / need your product or service**
- **Lack of Business Plan**
- **Owner not willing to make commitment / sacrifice**
- **MURPHY'S LAW!**

SBDC Role/Responsibility:

- Help reduce that 55% - 85% failure rate!!
- By providing counseling in all areas, especially as it relates to our Business Model:

“The THREE-LEGGED STOOL”

- 1) MARKET and PRODUCT/SERVICE
- 2) The MAN, the PLAN
- 3) CAPITAL

Come see your friendly SBDC Counselor.....we can help

SBDC and YOU:

The SBDC also needs YOUR help in reducing that 55% - 85% failure rate:

- COLLABORATE with us
- COOPERATE with us
- COMMUNICATE with us

SBDC and YOU (cont'd):

- Use our SBDC services directly whenever appropriate
- Refer clients to our SBDC for counseling
- Make us aware and/or provide additional resources such as other consultants and/or counselors to complement our existing capabilities
- INVEST in our local SBDC as a SPONSOR / UNDERWRITER..... via direct cash donation on an annual basis to allow our SBDC to maximize its capabilities
- END RESULT.....EVERYBODY WINS!!!!
- And TOGETHER.....we will have reduced that 55% - 85% failure rate!!

**Come see your friendly SBDC counselor
for guidance.....we can help!!**

FIVE THOUGHTS THAT GUIDE ME:

1. Don't ever give up!
2. Don't ever lose your sense of humor!
3. Whatever you do.....make it fun!
4. Be the best you can be.....be world class!

AND,

5. SENIORS can make a difference!!!

THANK YOU VERY MUCH!!!



Contact Information

Main Office:

Small Business Development Center
at Florida Atlantic University

777 Glades Rd., Building T-10

Boca Raton, FL 33431

561.297.1140 or 800.801.6520

(Fax) 561.297.1141

sbdc@fau.edu

Other Offices In:

Key West • Miami

Miramar/Pembroke Pines • Lauderdale

Fort Lauderdale • Port St. Lucie

www.FAUSBDC.com

Visit Our Website To:

- Register your business on our Referral Network
- Search for small business providers online
- Meet our Certified Business Analysts and Instructors
- Read up-to-date articles on small business topics
- View the latest seminar listings
- Register online for upcoming seminars



FLORIDA
ATLANTIC
UNIVERSITY

The SBDC at FAU is part of the FSBDCN, a statewide network of approximately 30 centers serving Florida. For more information on SBDCs throughout Florida, please visit www.FloridaSBDC.com.

Funded in part through a cooperative agreement with the US SBA.

Small Business Development Center

**Profit From Our Experience—
Strengthen Your Business**



*The Premier Source for
Business Assistance*



www.FAUSBDC.com

Customer Testimonials

"I can't believe it's a free service. People pay thousands of dollars for the kinds of advice that (SBDC counselors) give."

"Appreciated the instructor's to-the-point style and also a fun sense of humor which kept the class interesting and kept us alert."

"I have gained a great amount of information from my experience with the SBDC, specifically my counseling sessions with a CBA, who has provided me with enough resources to get my business up and running effectively. In all, the SBDC provides you with the necessary tools to succeed in business."

"This is a modern-day godsend. As an entrepreneur who wished to establish his own small business, this seminar is a great service and it's free!"

"The Powerpoint presentation was excellent. The speaker gave a lot of audience interaction and was easy to communicate with."

"The PTAC Program at FAU provided guidance that was beneficial in my marketing approach to government opportunities."

"Thank you for sharing and for providing personal examples. This training was interesting and helpful."

"Speaker is very detailed and concise, and welcomes questions. I plan to attend more classes to acquire the understanding to prepare my business plan."

"I am so appreciative of the SBDC and its people and services. It has been much more than just a help. Without the SBDC, I literally would not be in business."

Specialized Programs

Government Procurement

The Procurement Technical Assistance Center (PTAC) Program specializes in assisting small businesses in learning to sell to federal, state and municipal governments. Free training sessions and one-on-one counseling sessions are available. Some areas of focus include: bid/proposal preparation, contract administration, pre-award surveys and marketing assistance.

Defense Economic Transition

The Defense Economic Transition Assistance (DETA) Program provides management and technical transition assistance to targeted defense-dependent businesses and individuals including military personnel, defense contractors and sub-contractors and firms that are defense-dependent, but do not sell directly to the Department of Defense or defense-related prime contractors.

Compliance

The SBDC at FAU offers assistance with small business compliance including: researching agency regulations, identifying regulations that affect your business and implementing compliance programs.

Loan Assistance

From start to finish, the SBDC provides counseling and training on how to finance a business, identify sources of funding, help with SBA products and services, prepare loan packages, perform cash flow analysis, create projections and provide introductions to lending institutions.

Business Research

With access to a nationwide SBDC research network and opportunities to define and target local markets, the SBDC at FAU is the place to turn for answers that will impact your business' bottom line. Through personalized counseling sessions, the SBDC offers tips and resources for researching industry and competitor data and a business reference library of books, periodicals, videotapes, and industry-specific publications.

www.FAUSBDC.com

Contact us today for a counseling appointment or to register for a seminar.

Florida Small Business Development Center Network

The Premier Source for Business Assistance

A statewide partnership of higher education, economic development organizations, chambers and other sponsors dedicated to the economic prosperity of Florida—the Florida Small Business Development Center Network (FSBDCN) is one of eight original national SBDC pilot programs. Funded in 1976 by the US Small Business Administration (SBA), the program successfully links the state's education system with community outreach to aid in the development and education of the state's entrepreneurs and small business community.

Starting with only two service centers in the first year of operation, the FSBDCN has grown to a statewide network of approximately 30 centers involving universities and community colleges, as well as other economic development partner organizations. Additional outreach is provided at approximately 60 circuit rider locations. Today, the FSBDCN is one of more than 60 SBA-funded SBDC programs, with locations in every state and US territory.

As the largest statewide provider of entrepreneurial services, the Florida SBDC Network plays a vital role in Florida's economic development initiatives as the only organization that:

- assists entrepreneurs in all stages of business, from prospective entrepreneurs to mature small businesses looking for growth opportunities;
- works with firms in all industry sectors;
- utilizes the expertise and resources of some of the best colleges and universities in Florida;
- has access to the resources of a national network of more than 1,100 Centers; and
- is nationally accredited by Congressional mandate.

In the last year, SBDCs helped Florida entrepreneurs create/retain 9,909 jobs, win contract awards worth \$189 million, acquire \$95 million in capital formation, and increase sales by \$129 million.

Welcome to the SBDC

FAU is proud to be the host institution Southeast Florida reaching from Sebastian region, professional expertise is available succeed in both the dome

Services

Counseling

One-on-one counseling is provided by professionally trained and experienced Certified Business Analysts (CBAs). CBAs will help you:

- Answer questions and discuss ideas
- Identify problems and find solutions
- Share knowledge and information
- Provide advice related to virtually any area of business management

Counseling sessions are personalized, confidential and free of charge.

Training

- Workshops, seminars and conferences provide current and practical information on business topics ranging from the basics to more advanced business management skills.
- More than 50 topics.
- Nominal fees may be charged for training events.
- Instructors include CBAs, seasoned business professionals, government representatives and volunteer professionals.

Referral Network

The Small Business Referral Network is provided as a resource for small business owners to promote their businesses, seek potential business partners or access needed services.

Register your business or search the directory online at www.fausbdc.com.

www.F

Contact us today for a counseling

Florida Atlantic University

the Small Business Development Center in Key West. With multiple offices throughout the help small business owners and entrepreneurs and international marketplace.

Areas of Business Assistance

New Venture Planning including feasibility analysis, business planning and general business consulting.

Start-Up including business plans, business structure, financing, taxes and insurance, licenses, regulations and permits.

Marketing including market research, pricing, marketing plans, advertising and promotion.

Finance including start-up costs, cash flow projections, breakeven analysis, financial statements, business valuation and sources for obtaining capital.

Accounting including asset management, record keeping systems and procedures.

Operations including production and inventory control, project management and risk management.

Management including business, employee, organization and human resources.

Technical including technology, R&D, patents, copyright and trademark, technology transfer and SBIR/STTR.

Natural Disasters including emergency plans, disaster loan packages and business recovery.

SBDC Certified Business Analysts can help you develop:

- Business Plans
- Cash Flow Projections
- Marketing Plans
- Feasibility Studies
- Market Research
- Loan Proposals
- Accounting Systems
- Personnel Plans
- Strategic Plans
- SBA Disaster Loan Packages
- MBE Certification

SBDC.com

jointment or to register for a seminar.

International Organization for Standardization (ISO) Certification

The SBDC at FAU is proud to be certified as an ISO 9001:2000 quality management system organization. This certification provides opportunities to plan and manage processes effectively and efficiently while continuously striving for complete customer satisfaction. Each staff member has taken the quality policy to heart and works every day to proactively improve the services they provide.

What is ISO?

Established in 1947, ISO is a non-governmental worldwide federation of national standards organizations from more than 140 countries. The mission of ISO is to promote the development of standardization and related activities throughout the world with a view toward facilitating the international exchange of goods and services, and to developing cooperation in the spheres of intellectual, scientific, technological and economic activity. For more information on ISO, please visit <http://www.iso.org>

How does ISO certification affect the SBDC?

Employees, who are trained as internal auditors, conduct internal audits of the quality management system to ensure that procedures are being maintained effectively. In addition, verification of effective implementation is not carried out internally only, but is conducted by a third party registrar who conducts a full audit to determine compliance with the requirements of the ISO standard.

The SBDC at FAU acknowledges that the review process which continuously leads to the development of corrective and preventive actions is extremely significant since it provides the mechanism to verify that although we are doing it right today, it may not be right for tomorrow.

SBDC at FAU Quality Policy

- The Management and Staff of the SBDC at FAU, a department within the College of Business, are committed to building economic prosperity in Southeast Florida with world-class quality services.
- The SBDC is focused on responding to client and resource partner needs with integrity, accuracy, and professionalism.
- The SBDC continuously strives for excellence through program improvement.
- The vision of the SBDC is to achieve complete customer satisfaction and thereby become the region's pre-eminent small business service provider.